

Aadhaar not must for pension: EPFO

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Can't deny pension for want of Aadhaar: EPFO

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NEW DELHI: Banks cannot deny pension to members of the Employees' Provident Fund Organisation (EPFO) if they do not have the 12-digit unique identity number, Aadhaar, or if their fingerprint or iris scan is not successful, according to a directive issued by the pension fund manager on Tuesday.

More than six million people are registered with EPFO, the government body which manages and hands out post-retirement funds.

After a series of complaints from pensioners that they were being turned away by banks if their Aadhaar fingerprint authentication was not successful, the EPFO on Monday directed all pension-disbursing banks to maintain an "exception" register to mention the reason why authentication was not successful and provide pension on the basis of paper life certificates and physical Aadhaar or e-Aadhaar cards.

Since 2016, pensioners have to submit digital life certificates, called Jeevan Pramaan, to banks for availing their pension, instead of the earlier life certifi-



■ **Senior citizens protesting against the delayed pension at a protest march in New Delhi in March.** HT FILE/SANCHIT KHANNA

cates in paper form. After verifying the digital life certificate, banks carry out Aadhaar fingerprint authentication before handing out the pension.

"We have now given clear instructions to banks that they cannot deny pension if pensioners do not have Jeevan Pramaan or their Aadhaar authentication is not successful," said Dr VP Joy, central provident fund commissioner.

Joy said that in December 2017, banks were instructed on "exception handling" in various benefit schemes of government.

"But the instructions were not followed in totality," he said.

Though the present circular applies only to EPFO, a senior government official who did not want to be named, said the government will soon issue a similar circular to ensure that beneficiaries of National Social Assistance Programme (NSAP) are not denied pension for want of Aadhaar or if Aadhaar authentication fails.

Launched in 1995, NSAP comprises Indira Gandhi National Old Age Pension Scheme, Indira Gandhi National Widow Pension Scheme, Indira Gandhi National Disability Pension Scheme and National Family Benefit Scheme.

"The government will ensure that there is no denial of pension for want of Aadhaar," said the official mentioned above.

Joy said for those EPFO pensioners who cannot get and submit the digital life certificate on account of not possessing Aadhaar, instructions have been given to banks to ensure that such persons are facilitated for Aadhaar enrolment.

As on date, 90% of EPFO pensioners provide digital life certificate for claiming pension, Joy added.